

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

JAMES H. JACKSON
SHERRY A. JACKSON,
19017 Dawnshire
Brownstown, MI 48193

CHAPTER 13
Case No. 10-60192
JUDGE THOMAS J. TUCKER

SSN: XXX-XX-1309
SSN: XXX-XX-4217

Debtor(s).

**NOTICE OF PROPOSED
POST-CONFIRMATION PLAN MODIFICATION**

The Debtor(s) have filed papers with the Court to modify their confirmed Chapter 13 Plan.

The Debtor(s) propose to modify the confirmed Plan pursuant to L.B.R. 3015-2(b) as follows:

- The Debtors want \$39, 493.90 of delinquencies from their Chapter 13 Plan to be excused. The reason is the wife suffered various health issues that led to her not working and/or working reduced hours. On account of the time off work, the Debtors fell behind on their payments.

That this proposed modification has the following impact on the classes of creditors being paid by the Trustee as follows:

- a. class one administrative claims - Will not be effected as they have been paid, and any additional claims will be paid with the Trustee's balance on hand.
- b. class two continuing claims - Will not be effected as the Trustee has made the payments to America Servicing Company, and the Debtors have made the payments direct to Downriver Community Federal Credit Union.
- c. class three executory contracts/unexpired lease - Will not be effected as the Debtors paid the claim with Daimler Financial direct, and the obligations have been satisfied.
- d. class four arrearage on continuing claims - Will not be effected as the Trustee has satisfied this claim.
- e. class five claims will not be effected as the trustee has already satisfied these claims.

f. class six priority unsecured claims - Will not be effected as the Debtor has satisfied this claim direct.

g. class seven special unsecured claims - Will not be effected as there are none.

h. class eight general unsecured claims – The amount paid to general unsecured creditors will stay at less than 3 percent.

In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the Court to allow the Proposed Post-Confirmation Plan Modification, or if you want the Court to consider your views on the Corrected Proposed Post-Confirmation Plan Modification, within twenty (21) days from the date of service of the motion, you or your attorney must:

1. File with the Court a written response or an answer, explaining your position at:¹

United States Bankruptcy Court
211 West Fort Street, Suite 2100
Detroit, Michigan 48226

If you mail your response to the Court for filing, you must also mail it early enough so the Court will receive it within the above-stated time period.

¹Response or answer must comply with F.R. Civ.P.8(b)(c) and (e)
Mail a copy to:

Office of the Chapter 13 Standing Trustee

Tammy L. Terry
535 Griswold
Suite 2100
Detroit MI 48226

And

Thomas Paluchniak
Babut Law Offices, P.L.L.C.
700 Towner St.
Ypsilanti MI 48198

2. If a response or answer is timely and served, the clerk will schedule a hearing on the motion and you will be served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the notice and may allow the modification.

Dated: November 5, 2015

**/s/ Thomas Paluchniak
Thomas Paluchniak (P70284)
Babut Law Offices, P.L.L.C.
700 Towner Street
Ypsilanti, MI 48198
734-485-7000
tpaluchniak@babutlaw.com**

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PROOF OF SERVICE

On November 9, 2015, the undersigned served a copy of the following documents:

- Notice of Proposed Post-Confirmation Plan Modification, and
- Exhibits
- Proof of Service

upon:

Tammy L. Terry
Chapter 13 Trustee
535 Griswold
Suite 2100
Detroit MI 48226

And all parties on the Court matrix electronically and/or by First Class Mail.

Dated: November 9, 2015

/s/ Kim Justice
Kim Justice
Legal Secretary
Babut Law Offices, P.L.L.C.
700 Towner Street
Ypsilanti, MI 48198
734-485-7000
kim@babutlaw.com